

PATENT
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733
Filed: September 4, 2003
Inventor:
Emrys J. Williams
Examiner: Agwumezie, Charles C
Group/Art Unit: 3685
Atty. Dkt. No: 5681-20500
Title: Method and Apparatus
Having Multiple Identifiers
for Use in Making
Transactions

RESPONSE TO OFFICE ACTION OF OCTOBER 20, 2008

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of October 20, 2008, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.